

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Jeremy A. Smiler
Amy R. Smiler
Debtors

Case No. 14-18215-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 10

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db/jdb +Jeremy A. Smiler, Amy R. Smiler, 10 Hillcrest Road, Coatesville, PA 19320-1873
13460953 +Township of Valley, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:20 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:31
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13409538 EDI: DISCOVER.COM Jul 11 2020 07:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13472913 EDI: PRA.COM Jul 11 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13404084 +E-mail/Text: JWAGNER@TBFGROUP.COM Jul 11 2020 04:20:02 Tbf Financial Llc,
740 Waukegan Rd Ste 404, Deerfield, IL 60015-5505
13451285 EDI: WFFC.COM Jul 11 2020 07:53:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
13791371 +E-mail/Text: Bankruptcy@wsfsbank.com Jul 11 2020 04:21:50
Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, 11th Fl.,
Wilmington, DE 19801-1490

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Wilmington Savings Fund Society
bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD on behalf of Creditor Township of Valley jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
JENIECE D. DAVIS on behalf of Creditor Seterus, Inc. as the authorized servicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc
Jeniece@MVR LAW.COM, bonnie@mvrlaw.com
JILL MANUEL-COUGHLIN on behalf of Creditor SETERUS, INC. bankruptcy@powerskirn.com
JOSHUA I. GOLDMAN on behalf of Creditor Wilmington Savings Fund Society
Josh.Goldman@padgettllawgroup.com
JOSHUA I. GOLDMAN on behalf of Creditor Federal National Mortgage Association
Josh.Goldman@padgettllawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society
bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WARREN LEVY on behalf of Joint Debtor Amy R. Smiler wlevy@keaveneylegalgroup.com,
jday@keaveneylegalgroup.com/r46514@notify.bestcase.com

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

WARREN LEVY on behalf of Debtor Jeremy A. Smiler wlevy@keaveneylegalgroup.com,
jday@keaveneylegalgroup.com;r46514@notify.bestcase.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

Information to identify the case:		
Debtor 1	Jeremy A. Smiler	Social Security number or ITIN xxx-xx-1827
	First Name Middle Name Last Name	EIN --
Debtor 2	Amy R. Smiler	Social Security number or ITIN xxx-xx-6024
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 14-18215-elf		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremy A. Smiler

Amy R. Smiler
aka Amy R. Hansen

7/9/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.